

TOPIC: Civil Action No. 02-4048

DATE: MAY 26, 2007

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To: United States District Court  
 Eastern District of Pennsylvania  
 Office of the Clerk of Court  
 U.S. Courthouse  
 601 Market Street, Room 2609  
 Philadelphia, PA 19106-1797

FROM: John P. Gerlach  
 1625 Littlejohn Lane East  
 Burlington, NC 27219

in re: Civil Action No 02-4048

Please remove (exclude) me from settlement in this action. This request for exclusion is based on my feeling (whether or not justifiable) that this civil action is just one of many frivolous lawsuits that:

1. Are filed solely for the purpose of generating income for the Plaintiff's attorneys. (Note the ratio of the maximum award for the plaintiff versus the compensation to the firm.)
2. Such lawsuits are a major source of inflation in the American marketplace. The current process is so complex that it is less expensive for corporate defendants to settle the complaint versus fighting it through the various levels within the federal and state judicial systems.
3. The extent of the alleged "wrong-doing" relative to the overall expenses in placing the mortgages involved is minimal. Certainly if the \$9 or \$1 were so important to the lender, they could have increased costs in other items.

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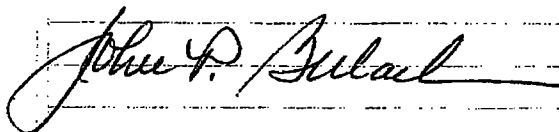
4. The awards to the participants are so minimal that the expense of communication and disbursement approaches the sum total of the awards (of course not counting the amount received by counsel)

5. Each member of the settlement class had every option not to accept the mortgage. The blizzard of paper that is required to "protect" the consumer certainly contained full disclosure of the closing costs.

What ever happened to "let the buyer beware"?

Will my request for exclusion make a difference? Not really, but it is my only option in stepping up to object to a process that has evolved in our system from protecting the citizenry to one of gouging the supplier of goods and services.

Respectfully submitted



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